**Fill in this information to identify the case:**

Debtor 1 Anthony J. Oliveri, Jr

Debtor 2 (Spouse, if filing) Debra Lynn Oliveri

United States Bankruptcy Court for the: MIDDLE District of PA (State)

Case number 5:23-bk-02286-MJC

Official Form 410S1

# Notice of Mortgage Payment Change

12/15

**If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due.** See Bankruptcy Rule 3002.1.

**Name of creditor:** Citizens Bank, N.A.

**Court claim no**. (if known): 7

**Last 4 digits** of any number you use to identify the debtor's account: 4794

**Date of payment change:** Must be at least 21 days after date of this notice 05/21/2024

**New total payment:** Principal, interest, and escrow, if any $ 860.33

## Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

**Current escrow payment:** $ ______ **New escrow payment:** $ ______

## Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

**Current interest rate:** ______% **New interest rate:** ______%

**Current principal and interest payment:** $ ______ **New principal and interest payment:** $ ______

## Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: Consistent with the terms and conditions of the Home Equity Line of Credit Variable Rate Note

**Current mortgage payment:** $ 790.07 **New mortgage payment:** $ 860.33

## Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

✘ */s/ Andrew M. Lubin*
Signature

Date 04/29/24

Print: Andrew M. Lubin
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

Address 1420 Walnut Street, Suite 1501
Number Street
Philadelphia, PA 19102
City State ZIP Code

Contact phone (215) 790 – 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT**
**FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

| | |
|---|---|
| In re: Anthony J. Oliveri, Jr and Debra Lynn Oliveri<br>Debtor(s)<br>Citizens Bank, N.A., or its Successor or Assignee<br>Movant<br><br>vs.<br><br>Anthony J. Oliveri, Jr and Debra Lynn Oliveri<br>Jack N Zaharopoulos<br>Respondent(s) | Chapter 13<br><br>Bankruptcy No. 5:23-bk-02286-MJC |

**CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE**

I, Andrew M. Lubin, attorney for Citizens Bank, N.A., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 04/29/24

Anthony J. Oliveri, Jr
105 Carverton Rd
Trucksville, PA 18708-1746

Debra Lynn Oliveri
105 Carverton Rd
Trucksville, PA 18708-1746

Michael A. Cibik
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102

United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

Jack N Zaharopoulos
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

/s/ Andrew M. Lubin, Esquire
MARISA MYERS COHEN, ESQUIRE ID #87830
ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for Citizens Bank, N.A.
1420 Walnut Street, Suite 1501
Philadelphia, PA 19102
Telephone: (215) 790-1010
Facsimile: (215) 790-1274
Email: ecfmail@mwc-law.com

# MSP Explorer - Bill Statement (BLST)

293 - CITIZENS

DATE 04/25/24

TIME 17:12:24 ELOC BILL STATEMENT

---------------- K E E P F O R Y O U R R E C O R D S -----------------
K E E P F O R Y O U R R E C O R D S

LOAN NUMBER: [redacted] ACCOUNT NUMBER: ****

| BILLING DATE | CREDIT LIMIT | AVAILABLE CREDIT | PAST DUE | MINIMUM PAYMENT | TOTAL DUE |
|---|---|---|---|---|---|
| 04-24-24 | 85000 | 0 | [redacted] | 860.33 | [redacted] |

------------------------------ S U M M A R Y -------------------------------
S U M M A R Y

| PREVIOUS BALANCE | CHARGES AND FEES | INTEREST CHARGES | PAYMENTS AND CREDITS | CREDIT/DEBIT ADJUSTMENT |
|---|---|---|---|---|
| 80937.54 | .00 | 463.68 | .00 | .00 |

NEW BALANCE: 81401.22

PF: 1 SC F

[redacted]

DATE 04/25/24

TIME 17:12:24 ELOC BILL STATEMENT

--------------------- I N T E R E S T C H A R G E S ---------------------
I N T E R E S T C H A R G E S

| | FROM | DAYS | DAILY BALANCE | DAY/MTHLY RT | ANNUAL RT | INT CHARGES |
|---|---|---|---|---|---|---|
| Curr Month | 03/23/24 | 33 | 66,441.79 | 0.0211475 | 7.74000 | 463.68 |
| | Total Days | 33 | Total Interest Charges: | | | 463.68 |

66441.79 Average Daily Balance 7.74000 Annual Percentage Rate

-------------------- P A Y M E N T B R E A K D O W N --------------------
P A Y M E N T B R E A K D O W N

| PAYMENT ELEMENT | AMOUNT |
|---|---|
| PAYMENT ELEMENT | AMOUNT |
| Minimum Payment Due | 860.33 |
| Principal | 396.65 |
| Interest | 463.68 |

PF: 1 SC F 2 SC B

[redacted]

DATE 04/25/24

TIME 17:12:24 ELOC BILL STATEMENT

------------------ [redacted] ------------------

Anthony J Oliveri Jr
PO Box 1774
Shavertown PA 18708 0774

LOAN NUMBER [redacted] ACCOUNT NUMBER:

| PREVIOUS BALANCE | NEW BALANCE | TOTAL DUE | AMOUNT ENCLOSED | FOR PAYMENT DUE: |
|---|---|---|---|---|
| 80937.54 | 81401.22 | [redacted] | $_________ | 05-21-24 |

[redacted]

PF: 1 SC F 2 SC B

[redacted]

DATE 04/25/24

TIME 17:12:24 ELOC BILL STATEMENT

[redacted]

PF: 2 SC B

[redacted]